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MRI 보험급여 적용이 진료이용량에 미치는 영향:
한 종합병원의 청구자료를 중심으로

김선희, 김춘배*, 조경희**, 강임옥***
국민건강보험공단 일산병원 보험심사팀 및 적정진료실**, 연세대학교 원주의과대학 예방의학교실*, 국민건강보험공단 건강보험연구원***

<Abstract>

Is the Utilization of MRI Services affected by the Implementation of Insurance Coverage?: Based on Claim Data of a General Hospital

Seon-Hee Kim, Chun-Bae Kim**, Kyung-Hee Cho**, Im-Ok Kang***
Medical Insurance Review Team and Health Service Administration**, National Health Insurance Corporation Ilsan Hospital
Department of Preventive Medicine, Yonsei University Wonju College of Medicine*
Research Institute for Health Insurance, National Health Insurance Corporation***

As medical insurance had been implemented for Magnetic Resonance Imaging (MRI) from January 1, 2005, this study investigated whether there had been any change in the amount of the medical care utilization of patients who undertook MRI before and after the insurance coverage, and was to examine factors affecting the amount of medical care utilization of MRI.

Data were collected from patients who undertook MRI before and after the insurance coverage for a year at a general hospital in Kyeonggi-do. $\chi^2$ and t-test were used for the analysis of their general characteristics, the number of MRI, and its medical costs before and after the insurance coverage, and hierarchical multiple regression analysis for

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‡ 교신저자 : 김춘배, 연세대학교 원주의과대학 예방의학교실(033-741-0344, kimch@yonsei.ac.kr)
the factors affecting the amount of the medical care utilization of MRI.

The results of this study were as follows. First, the number of MRI after the insurance coverage was significantly decreased. Second, there was no significant difference in the total medical costs of MRI after the insurance coverage, but a significant difference was found in patient’s share of medical costs. Third, six variables were found to be affecting the amount of the medical care utilization of MRI, and the variables showed to lead the number of MRI decrease after the insurance coverage. These six factors explained 21.4% of the total number of MRI.

As MRI had been covered by insurance, the use of MRI and patient’s share of the costs were deceased, but the total medical costs were not affected. Reasons for that could be found in that MRI insurance, different from the case of CT insurance coverage, was allowed not to cover some items and the kinds of diseases subjected to the insurance coverage were extremely limited, lowering insurance prescription rate. In addition to that, the average medical cost of MRI was not changed after the insurance coverage. Therefore, as future measures for the MRI insurance coverage, it should be considered to allow insurance coverage to no coverage items and to expand the scope of benefit coverage, or to lower patient’s share of the costs. Furthermore, researches should be done to explore how recipients will act and how suppliers will react if the coverage is expanded, including expanding the scope of coverage and reducing patient’s share of the costs, as well as to conduct research on its economic analysis according to case mix.

Key Words: MRI insurance coverage, Medical utilization, Hierarchical multiple regression analysis

I. 서 론

우리나라는 1977년에 500인 이상 사업장을 대상으로 강제 적용한 의료보험을 시작으로 12 년만인 1989년 7월에 전국민 의료보험을 달성하였다. 단기간 동안 정착된 의료보험은 국가가 주도적으로 가입자에게 비교적 높은 본인부담을 적용시켜 조기에 재정 안정을 이루었고, 보장성 보다는 적용인구 확대에 치중하는 “저부담 저급여”정책을 취해왔다.

이렇듯 의료보험이 적용되면 의료이용에 대한 경제적인 장벽이 제거되어 접근성이 높아지